

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

DWYANE BRADFORD BOREN
 MARY ELIZABETH BOREN

CASE NO: 13-10044-RLJ-13
 HEARING DATE: 12/4/2013
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	ABILENE CARDIOLOGY CONSULTANTS	\$729.00	015 0 U	ABILENE REGIONAL MEDICAL CENTER	\$400.00
016 0 U	ABILENE TEACHERS FCU	\$1,492.00	018 0 U	CAPITAL ONE BANK	\$8,492.33
019 0 U	FIRST NATIONAL BANK	\$4,489.00	021 0 U	IC SYSTEMS INC	\$475.00
022 0 U	IMAGING ASSOCIATES OF ABILENE	\$123.00	023 0 U	OPHTHALMOLOGY SPECIALISTS OF TEXAS	\$188.14
024 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$78.00	026 0 U	SHACKELFORD COUNTY HEALTH CLINIC	\$361.62
027 0 U	TRIAD FINANCIAL CORP-SANTANDER	\$1.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	ABILENE AUTO SERVICE	2003 FORD EXPLORER	\$8,600.00	\$8,700.00	6.00%	32	\$397.47 PAID BY TRUSTEE
	Extended from 30 to 32 months. See Modification Below.						
009 0 *	FORD MOTOR CREDIT COMPANY	2011 FORD F150--- SURRENDERED/STAY LIFTED	\$34,729.28	\$34,729.28			STAY LIFTED
	See Modification Below.						
010 0	GREEN TREE	HOMESTEAD/807 N 9TH	\$0.00	\$52,791.00			PD DIRECT BY DEBTOR
011 0	SHACKELFORD COUNTY APPRAISAL DISTRICT	2013 PROPERTY TAXES	\$0.00	\$52,791.00			PD DIRECT BY DEBTOR
012 0	TOYOTA MOTOR CREDIT CORPORATION	2006 JEEP GRAND CHEROKEE	\$2,183.81	\$15,000.00			PD DIRECT BY DEBTOR
028 0 *	WESTERN SHAMROCK CORPORATION	LOAN/AVOID	\$902.46	\$0.00			
046 0 *	ABILENE TEACHERS FEDERAL CREDIT UNION	2010 FORD FOCUS -- SURRENDERED	\$12,647.72	\$13,000.00			SURRENDERED

PRIORITY CREDITORS

003 0 INTERNAL REVENUE SERVICE 2012 UNAS LIAB TAXES - WITHDRAWN \$501.15 CLAIM WITHDRAWN

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
014 0 U	ABILENE ENDOSCOPY CENTER MEDICAL SERVICES	\$543.60
020 0 U	HENDRICK MEDICAL CENTER MEDICAL SERVICES	\$3,789.40
028 1 U	WESTERN SHAMROCK CORPORATION SPLIT CLAIM/LOAN/AVOID	\$902.46
050 0 U *	RJM ACQ LLC PURCHASES/FINGERHUT Not provided for in confirmed plan.	\$177.83

Trustee Clm#	Creditor Name	Claim Amount
017 0 U	ABILENE TEACHERS FEDERAL CREDIT UNION LOAN	\$1,379.95
025 0 U	SECURITY FINANCE DBA SFCTX LOAN	\$1,031.22
049 0 U *	FORD MOTOR CREDIT COMPANY AUTO DEFICIENCY Not provided for in confirmed plan.	\$4,098.47
052 0 U *	SECURITY FINANCE DBA SFCTX PURCHASES Not provided for in confirmed plan.	\$1,211.60

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Ford Motor Credit's secured claim for the 2011 Ford F150 for \$34,729.28 shall show as fully valued and surrendered/stay lifted for plan purposes. The amended unsecured deficiency claim for \$4,098.47 shall be allowed and paid through the plan. Abilene Auto Service's secured claim for \$8,600.00 shall be paid over 32 months at 6% interest with a payment of \$397.47.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/4/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/9/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE AUTO SERVICE 2150 N 1ST ST ABILENE TX 79603
ABILENE CARDIOLOGY CONSULTANTS PO BOX 5679 ABILENE TX 79608
ABILENE ENDOSCOPY CENTER 1249 AMBLER AVENUE SUITE 100 ABILENE TX 79601
ABILENE ENDOSCOPY CENTER 1249 AMBLER STE 2000 ABILENE TX 79601
ABILENE REGIONAL MEDICAL CENTER PO BOX 849776 DALLAS TX 75284
ABILENE TEACHERS FCU PO BOX 5706 ABILENE TX 79608
ABILENE TEACHERS FEDERAL CREDIT UNION ATTN GREGORY PECK PO BOX 5706 ABILENE TX 79608
BOERNER DENNIS & FRANKLIN PLLC PO BOX 1738 LUBBOCK TX 79408
CAPITAL ONE BANK 11013 W BROAD ST GLEN VA 23060
CHRISTI FURGSON 807 N 9TH ST ALBANY TX 76438
CITIBANK USA/THE HOME DEPOT ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
COURTNEY BOREN 807 W 9TH ST ALBANY TX 76438
DWYANE BRADFORD BOREN & MARY ELIZABETH BOREN PO BOX 2278 ALBANY TX 76430
FIRST NATIONAL BANK 200 N MAIN ST ALBANY TX 76430
FORD CRED FORD CREDIT PO BOX 6275 DEARBORN MI 48121
FORD MOTOR CREDIT COMPANY DRAWER 55-953 CHAPTER 13 PO BOX 55000 DETROIT MI 48255
FORD MOTOR CREDIT COMPANY PO BOX 6275 DEARBORN MI 48121
GREEN TREE PO BOX 6172 RAPID CITY SD 57709
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601
HENDRICK MEDICAL CENTER PO BOX 3117 ABILENE TX 79604
IC SYSTEMS INC PO BOX 64378 ST PAUL MN 55164
IMAGING ASSOCIATES OF ABILENE 4349 S TREADAWAY ABILENE TX 79602
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680
MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC PO BOX 1269 ROUND ROCK TX 78680
MICHAEL REED OR LEE GORDON PO BOX 1269 ROUND ROCK TX 78680
MNET FIN INC 95 ARGONAUT ALISO VIEJO CA 92656
OPHTHALMOLOGY SPECIALISTS OF TEXAS 5441 HEALTH CENTER DR ABILENE TX 79606
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 12914 NORFOLK VA 23541
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
RJM ACQ LLC 575 UNDERHILL BLVD SUITE 224 SYOSSETT NY 11791
SECURITY FINANCE DBA SFCTX CENTRAL BANKRUPTCY AND REC DEPARTMENT PO BOX 1893 SPARTANBURG SC 29304
SERVICE BUREAU INC 2705 81ST ST LUBBOCK TX 79423
SHACKELFORD COUNTY APPRAISAL DISTRICT 556 E HWY 180 ALBANY TX 76430
SHACKELFORD COUNTY HEALTH CLINIC 450 KENSHALO ST ALBANY TX 76430
TOYOTA MOTOR CREDIT CO TOYOTA FINANCIAL SERVICES PO BOX 8026 CEDAR RAPIDS IA 52408
TOYOTA MOTOR CREDIT CORPORATION PO BOX 8026 CEDAR RAPIDS IA 52408
TOYOTA MOTOR CREDIT CORPORATION PO BOX 9490 CEDAR RAPIDS IA 52409
TRIAD FINANCIAL CORP-SANTANDER ATTN: BANKRUPTCY DEPARTMENT PO BOX 105255 ATLANTA GA 30348
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WEST CENTRAL TX COLLECTIONS PO BOX 2586 ABILENE TX 79604
WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903
YNG & YNG PO BOX 891738 OKLAHOMA CITY OK 73189